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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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William R. Hartigan

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EXAMINER

FRENEL, VANEL

ART UNIT

PAPER NUMBER

3627

DATE MAILED: 11/20/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/862,577

Applicant(s)

HARTIGAN, WILLIAM R.

Examiner

Vanel Frenel

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 26 May 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-4, 6-9 and 11-22 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-4, 6-9, 11-22 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Notice to Applicant

1. This communication is in response to the Amendment filed on 05/26/06. Claims 5 and 10 have been cancelled. Claims 1-4, 6, 12-15, 17-18 and 20 have been amended. Claims 1-4, 6-9 and 11-22 are pending.

2. Applicant's arguments filed on 05/26/06 have been persuasive, therefore the previous Office Action has been withdrawn and the new Office Action is hereby presented.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-4, 6-9 and 11-22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Almeida et al (2004/0083125), Aquila et al (2002/0035488) in view of Sexton et al (5,752,236).

(A) As per claim 1, Almeida discloses a computer-implemented method for providing insurance information across a network, comprising:

receiving an access code from a user via the network (See Almeida, Page 4, Paragraph 0049);

receiving a password from a user via the network (See PIN in Almeida as a form of password Page 4, Paragraph 0050);

executing computer-implemented instructions for determining a user class of a user from the access code and password, the user class being one of an agent or a certificate holder (See Almeida, Page 4, Paragraphs 0048-0049);

in the event that the user is an agent, permitting the agent to enter insurance information including a certificate of insurance for an insured (See Almeida, Page 4, Paragraphs 0049-0051);

storing the insurance information along with the date and time of entry as a record in a database (See Aquila, Page 12, Paragraphs 0226-0229);

executing computer-implemented instructions for generating an access code and password corresponding to the insured (See Almeida, Page 4, Paragraphs 0049-0050);

in the event that the user is a certificate holder, permitting the certificate holder to view insurance information for the insured corresponding to the insured's access code and password (See Almeida, Page 5, Paragraphs 0055-0057);

receiving a set of insurance requirements from the certificate holder via the network (See Almeida, Page 4, Paragraphs 0049-0050).

Almeida and Aquila do not explicitly disclose that the method having executing computer-implemented instructions for comparing the set of insurance requirements from the certificate holder to the insurance information for the insured to determine if the insurance information complies with the set of insurance requirements; and executing computer-implemented instructions for displaying an exception report to the certificate

holder if the insurance information fails to comply with any of the set of insurance requirements, the exception report indicating which of the insured's insurance information violated the set of insurance requirements.

However, these features are known in the art, as evidenced by Sexton. In particular, Sexton suggests that the method having executing computer-implemented instructions for comparing the set of insurance requirements from the certificate holder to the insurance information for the insured to determine if the insurance information complies with the set of insurance requirements (See Sexton, Col.4, lines 40-67; Col.11, lines 50-67); and executing computer-implemented instructions for displaying an exception report to the certificate holder if the insurance information fails to comply with any of the set of insurance requirements, the exception report indicating which of the insured's insurance information violated the set of insurance requirements (See Sexton, Col.4, lines 40-67; Col.11, lines 50-67).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the feature of Sexton within the combined teachings of Almeida and Aquila with the motivation of providing inputting into the apparatus regulatory requirements to be met by a life insurance contract; comparing in the apparatus each of the contracts with the regulatory requirements; and displaying the resulting premium obligation, death benefit and cash value amounts allocated to each of the contracts (See Sexton, Col.48-53).

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(B) As per claim 2, Almeida discloses the method wherein a certificate holder may enter a plurality of access codes and passwords, each of the plurality of access codes and passwords corresponding to a single insured of a plurality of insureds (See Almeida, Page 4, Paragraph 0050).

The motivation for combining the teachings of Almeida, Aquila and Sexton is as given above in the rejection of claim 1 above, and incorporated herein.

(C) As per claim 3, Almeida discloses the method further comprising:
permitting the certificate holder to view insurance information for each of the plurality of insureds simultaneously via the network (See Almeida, Page 4, Paragraph 0050); and
displaying a compliance report to the certificate holder, the compliance report indicating which of each of the plurality of insureds' insurance information violates the set of insurance requirements (See Almeida, Page 4, Paragraph 0050).

The motivation for combining the teachings of Almeida, Aquila and Sexton is as given above in the rejection of claim 1 above, and incorporated herein.

(D) As per claim 4, Aquila discloses the method wherein the compliance report is presented as a table, the table having one row corresponding to each of the plurality of insureds and one column corresponding to each requirement of the set of insurance requirements (See Aquila, Page 10, Paragraphs 0171-0190).

The motivation for combining the teachings of Almeida, Aquila and Sexton is as given above in the rejection of claim 1 above, and incorporated herein.

(E) As per claim 6, Almeida discloses a computer-implemented method for retrieving and evaluating insurance information across a network, comprising:

inputting an access code and password for at least one insured (See Almeida, Page 4, Paragraphs 0048-0050);

receiving at least one insurance record comprised of at least one category of insurance coverage for the at least one insured (See Almeida, Page 4, Paragraphs 0048-0051);

inputting at least one user-specified insurance requirement of a certificate holder who is not the insurance agent (See Almeida, Page 4, Paragraph 0049).

Almeida and Aquila do not explicitly disclose executing computer-implemented instructions for comparing the insurance record for the insured to the user-specified insurance requirement of the certificate holder to determine if the insurance information complies with the user-specified requirement; and displaying the results of the comparison.

However, these features are known in the art, as evidenced by Sexton. In particular, Sexton suggests executing computer-implemented instructions for comparing the insurance record for the insured to the user-specified insurance requirement of the certificate holder to determine if the insurance information complies with the user-specified requirement; and displaying the results of the comparison (See Sexton, Col.4, lines 40-67; Col.11, lines 50-67).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the feature of Sexton within the combined teachings of Almeida and Aquila with the motivation of providing inputting into the apparatus regulatory requirements to be met by a life insurance contract; comparing in the apparatus each of the contracts with the regulatory requirements; and displaying the resulting premium obligation, death benefit and cash value amounts allocated to each of the contracts (See Sexton, Col.48-53).

(F) As per claim 7, Aquila discloses the method wherein the step of comparing the insurance record to the user-specified insurance requirement comprises:

determining whether the user has specified a coverage minimum for at least one insurance category (See Aquila, Page 3, Paragraph 0070);

determining from the at least one category of insurance coverage comprising the at least one insurance record whether the at least one insured's coverage meets or exceeds the coverage minimum (See Aquila, Page 17, Paragraphs 0304-0305);

creating a table, the table comprised of at least one row corresponding to each of the at least one insured and at least one column corresponding to each of the at least one categories of insurance coverage, the intersection of the at least one row and at least one column forming at least one cell (See Aquila, Page 10, Paragraphs 0171-0190);

and

placing in the at least one cell an indicator corresponding to the results of

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determining whether the at least one insured's coverage meets or exceeds the coverage minimum (See Aquila, Page 17, Paragraphs 0304-0305).

The motivation for combining the teachings of Almeida, Aquila and Sexton is as given above in the rejection of claim 1 above, and incorporated herein.

(G) As per claim 8, Aquila discloses the method wherein the indicator further indicates whether the at least one insured's coverage is cancelled or expired (See Aquila, Page 8, Paragraph 0140).

The motivation for combining the teachings of Almeida, Aquila and Sexton is as given above in the rejection of claim 1 above, and incorporated herein.

(H) As per claim 9, Aquila discloses the method wherein the indicator indicating that the at least one insured's coverage is expired is the date of expiration (See Aquila, Page 8, Paragraph 0140).

The motivation for combining the teachings of Almeida, Aquila and Sexton is as given above in the rejection of claim 1 above, and incorporated herein.

(I) As per claim 11, Aquila discloses the method further comprising executing a division function for limiting the contents of the exception report (See Aquila, Page 21, Paragraphs 0362-0363).

The motivation for combining the teachings of Almeida, Aquila and Sexton is as given above in the rejection of claim 1 above, and incorporated herein.

(J) As per claim 12, Almeida discloses the method wherein the division function includes at least one of the following categories: subsidiary, division, region, branch office, project territory location, or product (See Almeida, Page 2, Paragraph 0020).

(K) As per claim 13, Almeida discloses the method wherein the set of insurance requirements received from the certificate holder are minimum insurance requirements the certificate holder requires of the insured (See Almeida, Page 4, Paragraph 0050).

(L) As per claim 14, Almeida discloses the method further comprising providing the holder with a compliance report for at least one of a plurality of requirement sets (See Almeida, Page 4, Paragraph 005).

(M) As per claim 15, Almeida discloses a system of providing proof of an insured's insurance via a network comprising:

at least one computer-readable medium (See Almeida, Page 3, Paragraph 0031);

computer-implemented instructions provided on the at least one computer-readable medium, the computer-implemented instructions for:

receiving insurance information for proof of insurance from an agent for an insured of the agent (See Almeida; Page 4, Paragraphs 0048-0051);

storing the insurance information electronically in a database (See Aquila, Page 12, Paragraphs 0226-0229).

Almeida and Aquila do not explicitly disclose that the system having comparing the insurance information to a certificate holder's insurance requirements for the insured to determine whether the insured complies with the certificate holder's insurance requirements; and providing the insurance information as proof of insurance from the database over a network to the certificate holder who is not the agent, the proof of insurance indicating whether the insured complies with the certificate holder's insurance requirements.

However, these features are known in the art, as evidenced by Sexton. In particular, Sexton suggests that the system having comparing the insurance information to a certificate holder's insurance requirements for the insured to determine whether the insured complies with the certificate holder's insurance requirements (See Sexton, Col.4, lines 40-67); and providing the insurance information as proof of insurance from the database over a network to the certificate holder who is not the agent, the proof of insurance indicating whether the insured complies with the certificate holder's insurance requirements (See Sexton, Col.4, lines 40-67 to Col.5, line 3).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the feature of Sexton within the combined teachings of Almeida and Aquila with the motivation of providing inputting into the apparatus regulatory requirements to be met by a life insurance contract; comparing in the apparatus each of the contracts with the regulatory requirements; and displaying the

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resulting premium obligation, death benefit and cash value amounts allocated to each of the contracts (See Sexton, Col.48-53).

(N) As per claim 16, Aquila discloses the system further comprising computer-implemented instructions for generating a compliance report summarizing the compliance status of each coverage for all insured (See Aquila, Page 17, Paragraph 0304).

The motivation for combining the teachings of Almeida, Aquila and Sexton is as given above in the rejection of claim 1 above, and incorporated herein.

(O) As per claim 17, Almeida discloses the system wherein providing the insurance information to the certificate holder is for each insured for whom the certificate holder has an access code and password (See Almeida, Page 4, Paragraph 0050).

(P) As per claim 18, Almeida discloses the system further comprising computer-implemented instructions for issuing electronic notices to the holder (See Almeida, Page 4, Paragraph 0050).

(Q) As per claim 19, Aquila discloses the system further comprising computer-implemented instructions for indicating whether the at least one insured's coverage is cancelled or expired (See Aquila, Page 8, Paragraph 0140).

The motivation for combining the teachings of Almeida, Aquila and Sexton is as given above in the rejection of claim 1 above, and incorporated herein.

(R) As per claim 20, Almeida discloses the system further comprising computer-implemented instructions for providing a certificate holder with internet access to the insurance information from a centralized certificate storage repository (See Almeida, Page 4, Paragraph 0050).

(S) As per claim 21, Almeida discloses the system further comprising computer-implemented instructions for comparing certificates to a certificate holders custom requirements (See Almeida Page 4, Paragraph 0050).

(T) As per claim 22, Aquila discloses the system further comprising computer-implemented instructions for validating insurance ratings by at least one independent rating organization (See Aquila, Page 20, Paragraph 0352).

The motivation for combining the teachings of Almeida, Aquila and Sexton is as given above in the rejection of claim 1 above, and incorporated herein.

Response to Arguments

5. Applicant's arguments filed on 5/26/06 with respect to claims 1-4, 6-9 and 11-22 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

6. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. The cited but not the applied art teaches method and system for processing federally insured annuity and life insurance investments (5,631,828).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Vanel Frenel whose telephone number is 571-272-6769. The examiner can normally be reached on Monday- Thursday from 6:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on 571-272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

V.F
V.F

November 15, 2006


JOSEPH THOMAS
SUPERVISORY PATENT EXAMINER